

As the below-named inventor, I declare that:

My residence, post office address, and citizenship are as stated below under my name.

DECLARATION AND POWER OF ATTORNEY

I believe I am the original, first, and sole inventor of the invention entitled "SYSTEM AND METHOD FOR RECORDING AND REPORTING CONSUMER MONETARY COMMENTARY," which is described and claimed in the foregoing specification and for which a patent is sought; and that this application in part discloses and claims subject matter disclosed in our earlier-filed Provisional Application No. 60/217,980, which we filed in the United States Patent and Trademark Office on July 13, 2000.

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein (if any).

I acknowledge my duty to disclose information of which I am aware which is material to the patentability and examination of this application in accordance with 37 C.F.R. § 1.56(a).

I hereby appoint RICHARD W. SEED, Reg. No. 16,557; ROBERT J. BAYNHAM, Reg. No. 22,846; GEORGE C. RONDEAU, JR., Reg. No. 28,893; DAVID H. DEITS, Reg. No. 28,066; WILLIAM O. FERRON, JR., Reg. No. 30,633; DAVID J. MAKI, Reg. No. 31,392; RICHARD G. SHARKEY, Reg. No. 32,629; DAVID V. CARLSON, Reg. No. 31,153; KARL R. HERMANNS, Reg. No. 33,507; DAVID D. MCMASTERS, Reg. No. 33,963; MICHAEL J. DONOHUE, Reg. No. 35,859; JANE E. R. POTTER, Reg. No. 33,332; ROBERT IANNUCCI, Reg. No. 33,514, LORRAINE LINFORD, Reg. No. 35,939; DAVID W. PARKER, Reg. No. 37,414; ELLEN M. BIERMAN, Reg. No. 38,079; BRIAN G. BODINE, Reg. No. 40,520; BRYAN C. OGDEN, Reg. No. 25,362; ANN T. KADLECEK, Reg. No. 39,244; E. RUSSELL TARLETON, Reg. No. 31,800; KEVIN S. COSTANZA, Reg. No. 37,801; THOMAS E. LOOP, Reg. No. 42,810; STEPHEN J. ROSENMAN, Reg. No. 43,058; BRIAN L. JOHNSON, Reg. No. 40,033; SUSAN D. BETCHER, Reg. No. 43,498; WILLIAM T. CHRISTIANSEN, Reg. No. 44,614, GARY M. MYLES, Reg. No. 46,209; ERIC J. GASH, Reg. No. 46,274; and JEFFREY C. PEPE, Reg. No. P-46,985, comprising the firm of Seed Intellectual Property Law Group PLLC, 701 Fifth Avenue, Suite 6300, Seattle, Washington 98104-7092, as my attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. Please direct all telephone calls to Michael J. Donohue at (206) 622-4900 and telecopies to (206) 682-6031.

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that

these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Anil K. Goyal

Date 8/29/00

Residence :

City of Port St. Lucie, County of St. Lucie

State of Florida

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